

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Heather Nicole Winders
Debtor

Case No. 23-02561-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 09, 2023

User: AutoDocke
Form ID: 309I

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | Heather Nicole Winders, 18188 Fannettburg Rd W, Fannettsburg, PA 17221-9752 |
| ust | + United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104 |
| 5577321 | Franklin County Tax Claim Bureau, 272 N 2nd St, Chambersburg, PA 17201-1642 |
| 5577330 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 5577332 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 5577334 | Susqhna Bank, Bb&t Credit Dispute Department, Wilson, NC 27894 |
| 5577336 | Township of Metal, 17001 Fannettburg Rd E, Fannettsburg, PA 17221 |
| 5577337 | U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| aty | Email/Text: mail@cibiklaw.com | Nov 09 2023 18:43:00 | Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102 |
| tr | Email/Text: info@pamd13trustee.com | Nov 09 2023 18:43:00 | Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036 |
| 5577316 | EDI: CAPITALONE.COM | Nov 09 2023 23:42:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 5577317 | EDI: CITICORP.COM | Nov 09 2023 23:42:00 | Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034 |
| 5577319 | + Email/Text: dylan.succa@commercialacceptance.net | Nov 09 2023 18:43:00 | Commercial Acceptance Company, Attn: Bankruptcy Attn: Bankruptcy, 2300 Gettysburg Road , Suite 102, Camp Hill, PA 17011-7303 |
| 5577320 | EDI: DISCOVER.COM | Nov 09 2023 23:42:00 | Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851 |
| 5577322 | + Email/Text: Bankruptcy@Freedommortgage.com | Nov 09 2023 18:43:00 | Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210 |
| 5577323 | EDI: IRS.COM | Nov 09 2023 23:42:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 5577318 | EDI: JPMORGANCHASE | Nov 09 2023 23:42:00 | Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850 |
| 5577324 | Email/Text: PBNCNotifications@peritussservices.com | Nov 09 2023 18:43:00 | Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043 |
| 5577325 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Nov 09 2023 18:43:00 | LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068 |
| 5577326 | + Email/Text: Unger@Members1st.org | | |

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|---------|---|----------------------|--|
| | | Nov 09 2023 18:43:00 | Members 1st FCU, Attn: Bankruptcy 5000 Marketplace Way, Enola, PA 17025-2431 |
| 5577327 | Email/PDF: MerrickBKNotifications@Resurgent.com | | |
| | | Nov 09 2023 18:48:28 | Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001 |
| 5577329 | Email/Text: Bankruptcy@nafinc.com | | |
| | | Nov 09 2023 18:43:00 | New American Funding, Attn: Bankruptcy Attn: Bankruptcy, 14511 Myford Rd , Ste 100, Tustin, CA 92780 |
| 5577328 | Email/Text: Bankruptcies@nragroup.com | | |
| | | Nov 09 2023 18:43:00 | National Recovery Agency, Attn: Bankruptcy, 2491 Paxton St, Harrisburg, PA 17111-1036 |
| 5577333 | EDI: PRA.COM | | |
| | | Nov 09 2023 23:42:00 | Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 150 Corporate Blvd, Norfolk, VA 23502-4952 |
| 5577331 | EDI: PENNDEPTREV | | |
| | | Nov 09 2023 23:42:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 5577331 | Email/Text: RVSVCBICNOTICE1@state.pa.us | | |
| | | Nov 09 2023 18:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 5577335 | + EDI: RMSC.COM | | |
| | | Nov 09 2023 23:42:00 | Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5577338 | EDI: USBANKARS.COM | | |
| | | Nov 09 2023 23:42:00 | U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000 |
| 5577339 | ^ MEBN | | |
| | | Nov 09 2023 18:43:05 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009 |
| 5577340 | ^ MEBN | | |
| | | Nov 09 2023 18:42:05 | Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809 |

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2023 at the address(es) listed below:

| Name | Email Address |
|---------------------|-------------------------|
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |

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Michael A. Cibik

on behalf of Debtor 1 Heather Nicole Winders mail@cibiklaw.com
cibiklawpc@jubileebk.net;ecf@casedriver.com;cibiklaw@recap.email

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1: Heather Nicole Winders

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-0017

EIN: --_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --_-----

United States Bankruptcy Court: Middle District of Pennsylvania

Date case filed for chapter: 13 11/8/23

Case number: 1:23-bk-02561-HWV

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|---|--|
| 1. Debtor's full name | Heather Nicole Winders | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 18188 Fannettburg Rd W Fannettsburg, PA 17221-9752 | |
| 4. Debtor's attorney Name and address | Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 | Contact phone 215 735-1060 Email: mail@cibiklaw.com |
| 5. Bankruptcy trustee Name and address | Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036 | Contact phone 717-566-6097 Email: info@pamd13trustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov . | Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102 | Hours open: Monday - Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 11/9/23 |

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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